

WHAT IS CLAIMED IS:

1 1. A system for monitoring and controlling remote
2 purchases comprising:

3 a home access device selectively coupled to at
4 least one communications system; and

5 a remote purchase controller controlling remote
6 purchases over the at least one communications network
7 involving the home access device, the remote purchase
8 controller:

9 responsive to detecting an attempt to
10 execute a remote purchase transaction, determining
11 whether the remote purchase transaction should be
12 completed based upon a remote purchase limit; and

13 responsive to determining that the remote
14 purchase transaction should not be completed, holding
15 the remote purchase transaction for processing during
16 a subsequent period.

1 2. The system of claim 1 wherein the remote purchase
2 controller, in determining whether the remote purchase
3 transaction should be completed based upon the remote
4 purchase limit, determines whether the remote purchase
5 transaction involves an amount exceeding a remaining
6 available balance of the remote purchase limit for a
7 current period.

1 3. The system of claim 2 wherein the remote purchase
2 controller, in determining whether the remote purchase
3 transaction should be completed based upon the remote
4 purchase limit, identifies which of a plurality of
5 authorized users associated with an account to be employed
6 in the remote purchase transaction is attempting to execute
7 the remote purchase transaction and ascertains the
8 remaining available balance of the remote purchase limit
9 for the identified user for the current period.

1 4. The system of claim 3 wherein the remote purchase
2 controller, in response to determining that the remote
3 purchase transaction involves an amount exceeding the
4 remaining available balance of the identified user's remote
5 purchase limit for the current period,

6 determines whether the remote purchase trans-
7 action amount exceeds the remaining available balance of
8 the identified user's remote purchase limit for a current
9 period plus an over-draft margin associated with the
10 identified user's remote purchase limit,

11 seeks an override of the remote purchase limit
12 for the current period or for the remote purchase
13 transaction, and

14 determines whether another of the plurality of
15 authorized users will permit a portion of the remote
16 purchase transaction amount to be allocated against a
17 remaining available balance for the current period of a
18 remote purchase limit for the other user.

1 5. The system of claim 1 wherein the remote purchase
2 controller automatically submits the remote purchase
3 transaction for completion during the subsequent period.

1 6. The system of claim 1 wherein the remote purchase
2 controller prompts a user initiating the remote purchase
3 transaction for resubmission of the remote purchase
4 transaction during the subsequent period.

1 7. The system of claim 1 wherein the home access
2 device includes one or more of an Internet access device
3 and a video receiver and wherein the remote purchase
4 controller executes within the home access device.

1 8. A home access device for monitoring and
2 controlling remote purchases comprising:

3 a communications connection to at least one
4 communications system; and

5 a remote purchase controller controlling remote
6 purchases over the at least one communications network
7 involving the home access device, the remote purchase
8 controller:

9 responsive to detecting an attempt to
10 execute a remote purchase transaction, determining
11 whether the remote purchase transaction should be
12 completed based upon a remote purchase limit; and

13 responsive to determining that the remote
14 purchase transaction should not be completed, holding
15 the remote purchase transaction for processing during
16 a subsequent period.

1 9. The home access device of claim 8 wherein the
2 remote purchase controller, in determining whether the
3 remote purchase transaction should be completed based upon
4 the remote purchase limit, determines whether the remote
5 purchase transaction involves an amount exceeding a
6 remaining available balance of the remote purchase limit
7 for a current period.

1 10. The home access device of claim 9 wherein the
2 remote purchase controller, in determining whether the
3 remote purchase transaction should be completed based upon
4 the remote purchase limit, identifies which of a plurality
5 of authorized users associated with an account to be
6 employed in the remote purchase transaction is attempting
7 to execute the remote purchase transaction and ascertains
8 the remaining available balance of the remote purchase
9 limit for the identified user for the current period.

1 11. The home access device of claim 10 wherein the
2 remote purchase controller, in response to determining that
3 the remote purchase transaction involves an amount
4 exceeding the remaining available balance of the identified
5 user's remote purchase limit for the current period,

6 determines whether the remote purchase trans-
7 action amount exceeds the remaining available balance of
8 the identified user's remote purchase limit for a current
9 period plus an over-draft margin associated with the
10 identified user's remote purchase limit,

11 seeks an override of the remote purchase limit
12 for the current period or for the remote purchase
13 transaction, and

14 determines whether another of the plurality of
15 authorized users will permit a portion of the remote
16 purchase transaction amount to be allocated against a
17 remaining available balance for the current period of a
18 remote purchase limit for the other user.

1 12. The home access device of claim 8 wherein the
2 remote purchase controller automatically submits the remote
3 purchase transaction for completion during the subsequent
4 period.

1 13. The home access device of claim 8 wherein the
2 remote purchase controller prompts a user initiating the
3 remote purchase transaction for resubmission of the remote
4 purchase transaction during the subsequent period.

1 14. The home access device of claim 8 wherein the
2 home access device includes one or more of an Internet
3 access device and a video receiver and wherein the remote
4 purchase controller executes within the home access device.

1 15. A method for monitoring and controlling remote
2 purchases comprising:

3 responsive to detecting an attempt to execute a
4 remote purchase transaction, determining whether the remote
5 purchase transaction should be completed based upon a
6 remote purchase limit; and

7 responsive to determining that the remote
8 purchase transaction should not be completed, holding the
9 remote purchase transaction for processing during a
10 subsequent period.

1 16. The method of claim 15 wherein the step of
2 determining whether the remote purchase transaction should
3 be completed based upon the remote purchase limit further
4 comprises:

5 determining whether the remote purchase trans-
6 action involves an amount exceeding a remaining available
7 balance of the remote purchase limit for a current period.

1 17. The method of claim 16 wherein the step of
2 determining whether the remote purchase transaction should
3 be completed based upon the remote purchase limit further
4 comprises:

5 identifying which of a plurality of authorized
6 users associated with an account to be employed in the
7 remote purchase transaction is attempting to execute the
8 remote purchase transaction; and

9 ascertaining the remaining available balance of
10 the remote purchase limit for the identified user for the
11 current period.

1 18. The method of claim 17 wherein wherein the step
2 of determining whether the remote purchase transaction
3 should be completed based upon the remote purchase limit
4 further comprises:

5 upon determining that the remote purchase
6 transaction involves an amount exceeding the remaining
7 available balance of the identified user's remote purchase
8 limit for the current period,

9 determining whether the remote purchase
10 transaction amount exceeds the remaining available
11 balance of the identified user's remote purchase limit
12 for a current period plus an over-draft margin
13 associated with the identified user's remote purchase
14 limit,

15 seeking an override of the remote purchase
16 limit for the current period or for the remote
17 purchase transaction, and

18 determining whether another of the plurality
19 of authorized users will permit a portion of the
20 remote purchase transaction amount to be allocated
21 against a remaining available balance for the current
22 period of a remote purchase limit for the other user.

1 19. The method of claim 15 further comprising:

2 automatically submitting the remote purchase
3 transaction for completion during the subsequent period.

1 20. The method of claim 15 further comprising:

2 prompting a user initiating the remote purchase
3 transaction for resubmission of the remote purchase
4 transaction during the subsequent period.